

FIG. 1

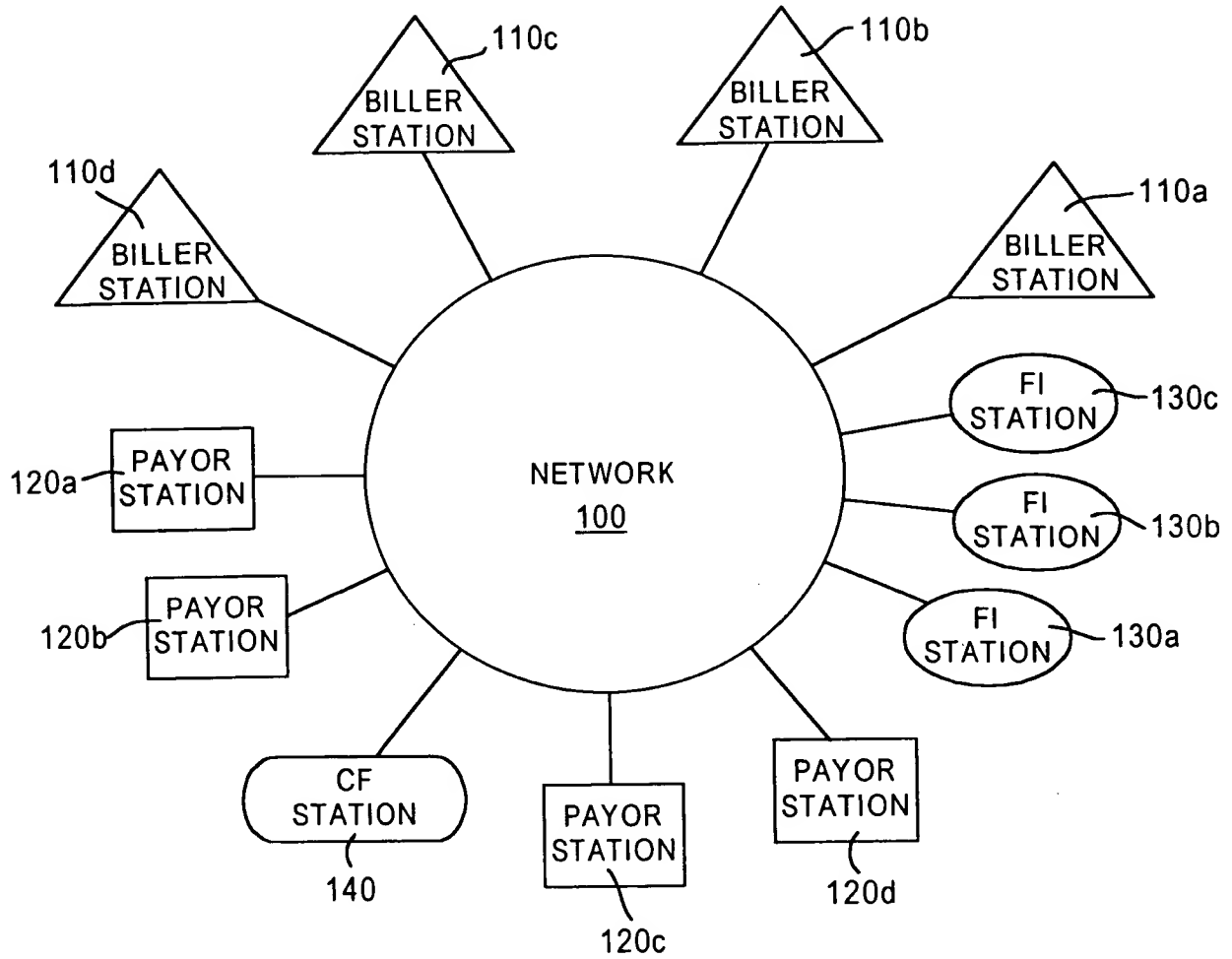


FIG. 1

FIG. 2

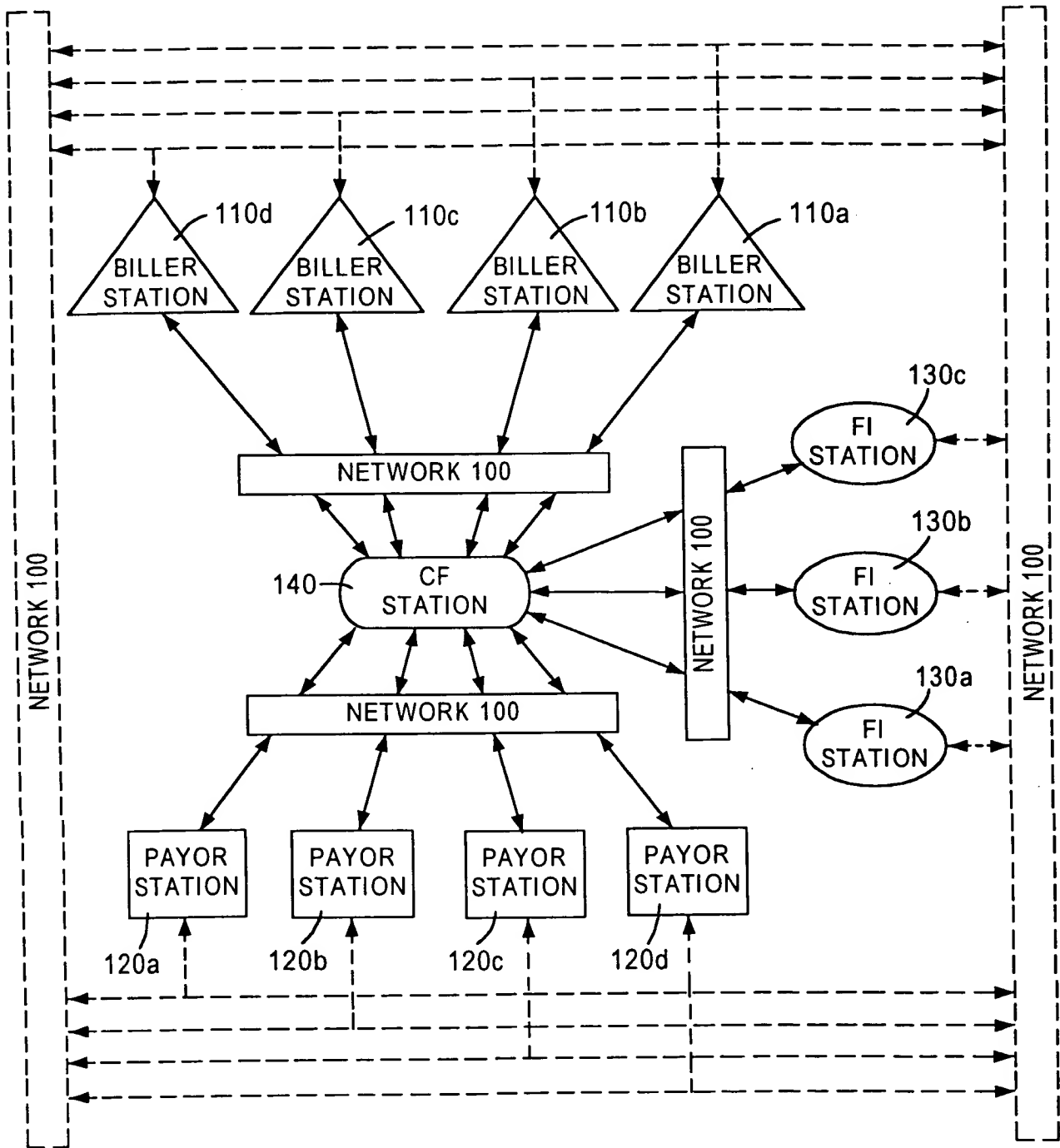


FIG. 2

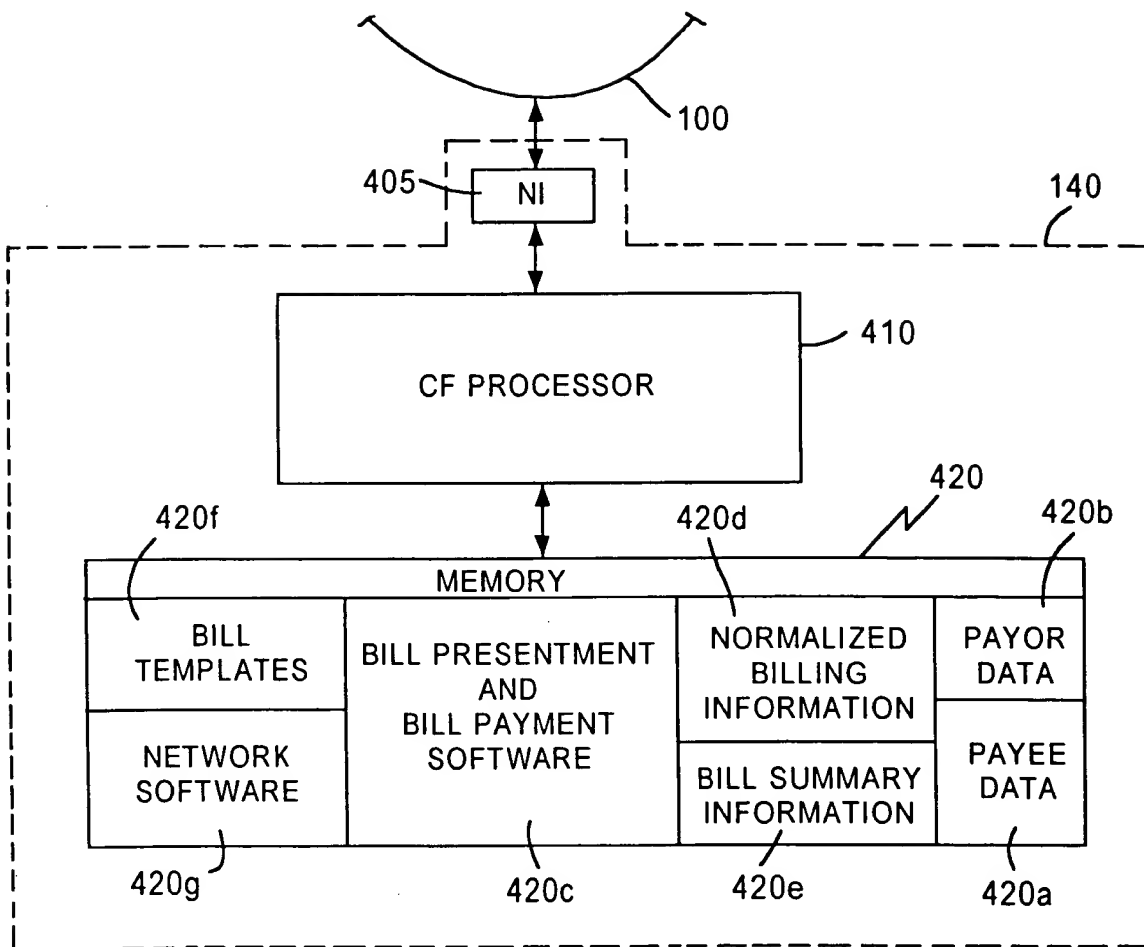


FIG. 2A

FIG. 2B

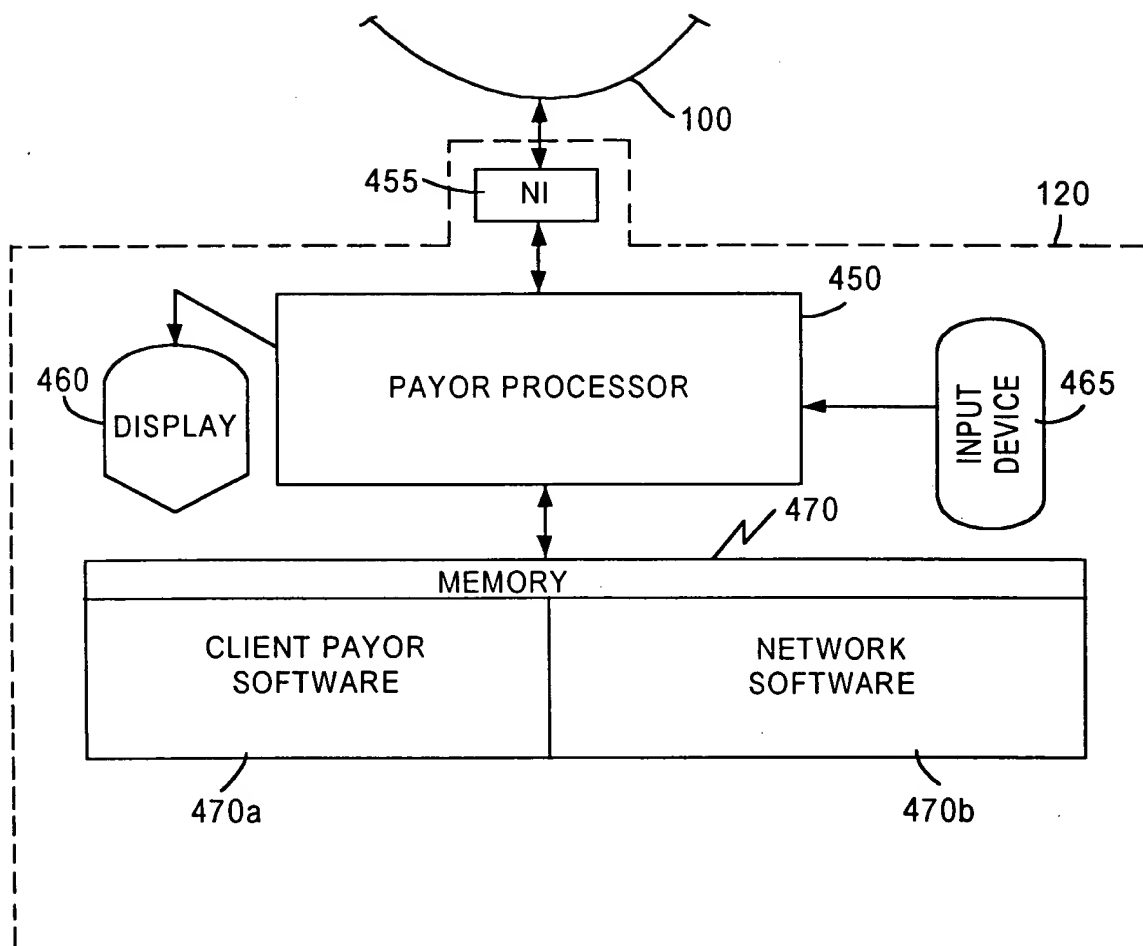


FIG. 2B

TOP SECRET 62926360

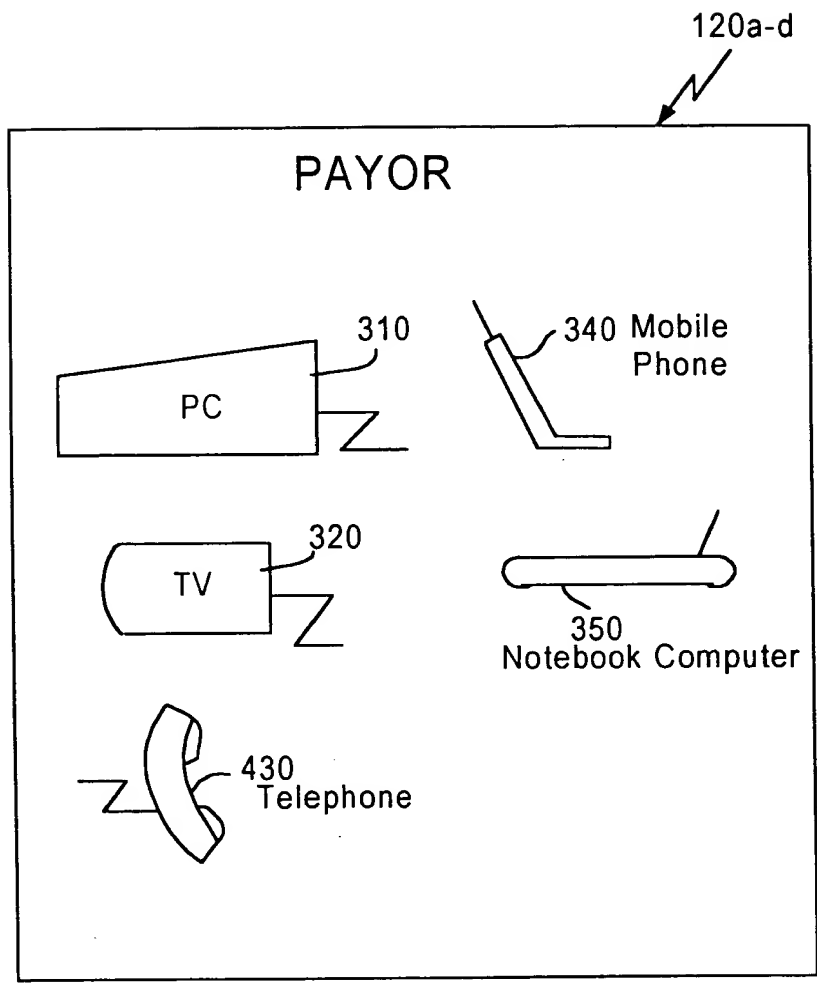


FIG. 3

Enrollment Select Biller

550

Please Select

Please Select

BELLSOUTH TELECOMMUNICA

CAPSTEAD MORTGAGE *

CONSUMERS ENERGY

CUNA MUTUAL GROUP

Columbia Gas of Ohio *

Florida Power & Light

GPU ELECTRIC PENELEC *

GPU ENERGY JCPL

CPU ENERGY METED

Portland General Electric

SMALL BUSINESS ADMINISTRA

560

565

ACCT NO.

562

PLEASE INSERT
BILLER NAME
BILLER ADDRESS
ACCT NO.

570

FIG. 4

Enrollment Personal Information

500

510 First Name MI Last Name

520 Social Security # Mother's Maiden Name

Street Address

525

530 City State Zip

'Please Select' ▼

Home Phone Work Phone

540

FIG. 5

600

610

Memo

c089430098c 0014098430 1438

Route & Transit
NumberAccount-
Number

620.

- Routing Transit Bank Account
- Logon Information

User Name (Up to 10 char)

PASSWORD (Up to 6 char)

PASSWORD (confirm)

630

FIG. 6

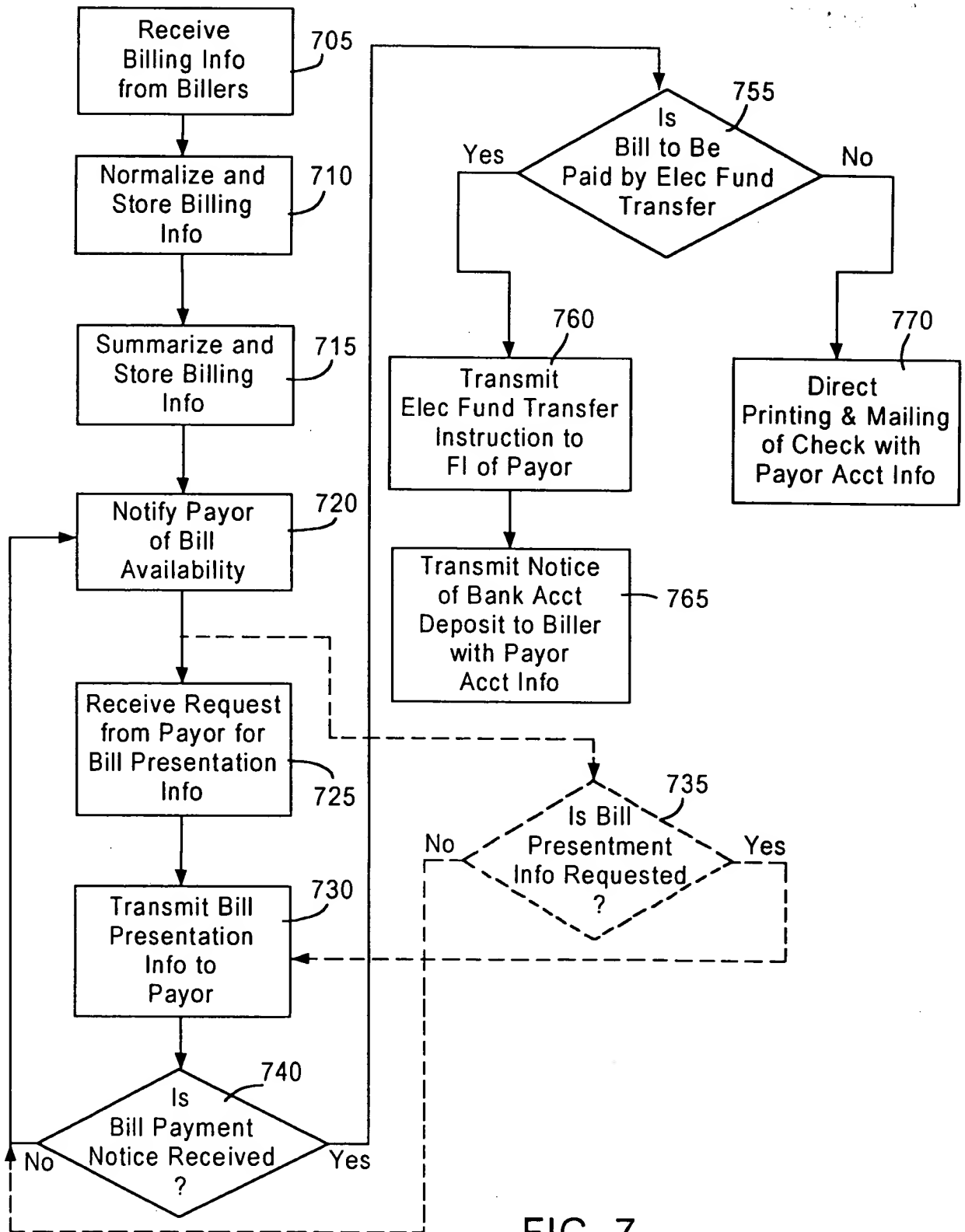


FIG. 7

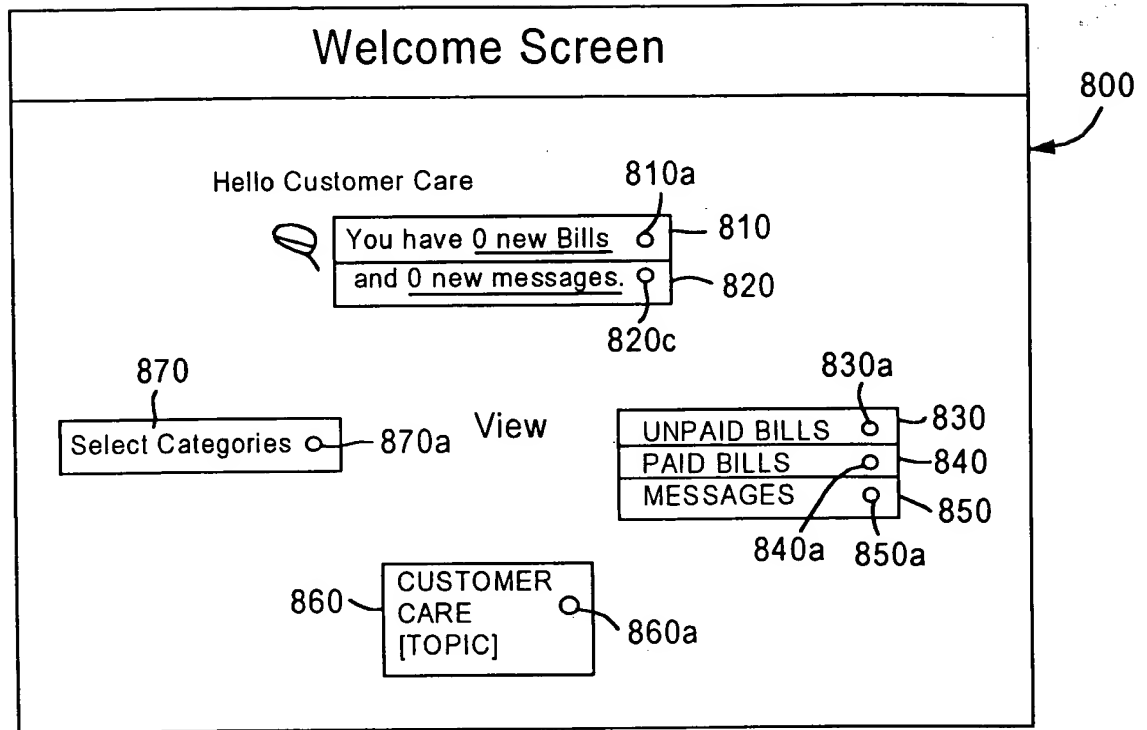


FIG. 8

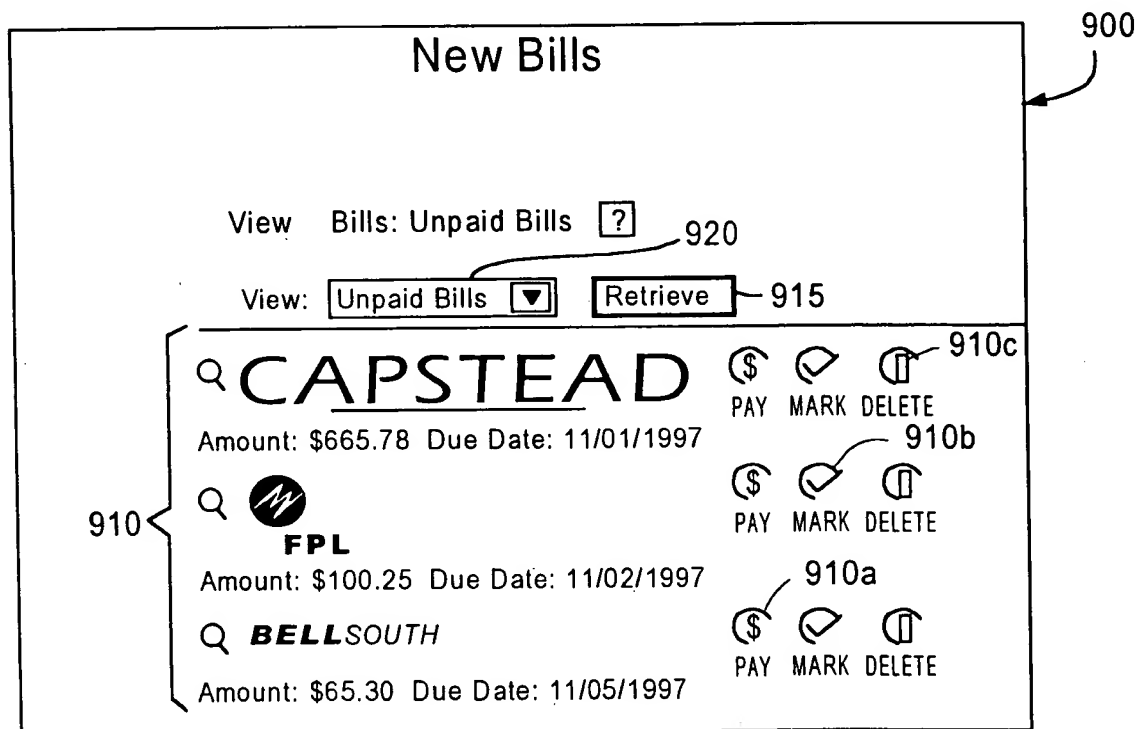


FIG. 9A

930

Quick Pay: Unpaid Bills ?

To Pay multiple bills in a particular category, specify the amount

940

Category: Unpaid Bills Change Category 935

Pay	Payee	Amount
<input checked="" type="checkbox"/>	CAPSTEAD MORTGAGE	565.78
<input checked="" type="checkbox"/>	FLORDIA POWER POWER AND LIGHT	100.25
<input checked="" type="checkbox"/>	BELLSOUTH TELECOMMUNICATIONS	65.30

945

950 Pay Bills Reset 955

FIG. 9B

Figure 1 is a schematic diagram of a bill payment system interface. The interface is divided into a top section for bill summary and a bottom section for bill payment actions.

The top section, labeled 960, contains a "Current Bill Summary" table. The table has five columns: "Biller Names", "Total Amounts Due", "Minimum Amounts Due", "Due Dates", and "Status". The table has 12 rows. The "Status" column contains two asterisks (*) in the third and seventh rows. The table is labeled 965a for the "Biller Names" column, 970a for the "Total Amounts Due" column, 975a for the "Minimum Amounts Due" column, and 980a for the "Due Dates" column. The "Status" column is labeled 990.

The bottom section contains several controls:

- A button labeled "Pay Total of All Bills" (992) with a radio button (992a).
- A button labeled "Pay Minimum for All Bills" (994) with a radio button (994a).
- A dropdown menu labeled "All Billers" (996) with a downward arrow (996a).
- A date range selector (998) with "Dates" and "To" fields and a downward arrow (998a).
- Two buttons: "Retrieve" (999) and "Pay" (997).

FIG. 9C

FIG. 10A

1000

PREBILL PAYMENT AUTHORIZATION

BILLER NAMES	AUTHORIZED PAYMENT	PAYMENT FREQ
↓	UP TO \$500.00 MINIMUM DUE \$27.35 TOTAL DUE ↓	MONTHLY ONCE WEEKLY YEARLY ↓

1005

1010

1020c

1015

1030

1020 PAY TOTAL ALL BILLS TO xx/yy/zz ☐

1025 PAY MINIMUM ALL BILL TO xx/yy/zz ☐

DO NOT SEND BILL ☐

SEND BILL ☐

1025a

1035



1030a

1035a

FIG. 10A

FIG. 10B

100260 62926860

1120  1125 

BELL SOUTH ELECTRONIC BILLING NOTICE

TOTAL PAYMENT \$228.40	John Riley 1234 Main Street Anytown, USA 65434
DUE DATE September 10, 1998	

** BELLSOUTH** Account Number: 770 555-1247 240 1886
Bill Period Date: September 1, 1998

Summary of Charges

Current Charges
BellSouth

Monthly Service Charges	219.96
Other Charges and Credits	1.20
Itemized Calls	2.61
Taxes	4.63
Total Current Charges for BellSouth Companies	228.40
Total Current Charges Due Before Mar 4	228.40
Total Current Charges include the following amounts:	
Regulated Charges	65.74
Nonregulated Charges	162.66
Total Amount Due	228.40

1100

1110

FIG. 11

1200

To pay a bill fill in the payment information and click on the Pay Bill button below.

John Riley
1234 Main Street
Anytown, USA 65434

Date: 9/8/1998

1210 Pay to the order of:
BELLSOUTH TELECOMMUNICATIONS

Amount: 228.40

Pay: Once ▼

1225

1205

1220

1215

Pay Bills

1230

FIG. 12A

1250

Pay Bills

Pay Bills ?

To pay a bill fill in the payment information and click on the Pay Bill button below.

GEORGE P. BURDELL
46704 Tremont Terrace
NORCROSS, GA 300920000

Date:

Pay to the order of:

*Please Select

▼

Pay:

Once

▼

1265
1255
1270

1260 1260a 1275a

Pay Bill

Reset

1280 1285

FIG. 12B

1250

Pay Bills

Pay Bills [?]

To pay a bill fill in the payment information and click on the Pay Bill button below.

BRENDA K CONLEY
51 GRAND BLVD
SHELBY, OH 448750000

Date:

Pay to the order of:
 ▼

Amount:

Pay: ▼ 1275a

1275

Once
Weekly
Biweekly
Monthly
Quarterly
Triannual
Semiannual
Yearly

1255

FIG. 12C

100260" 62926360

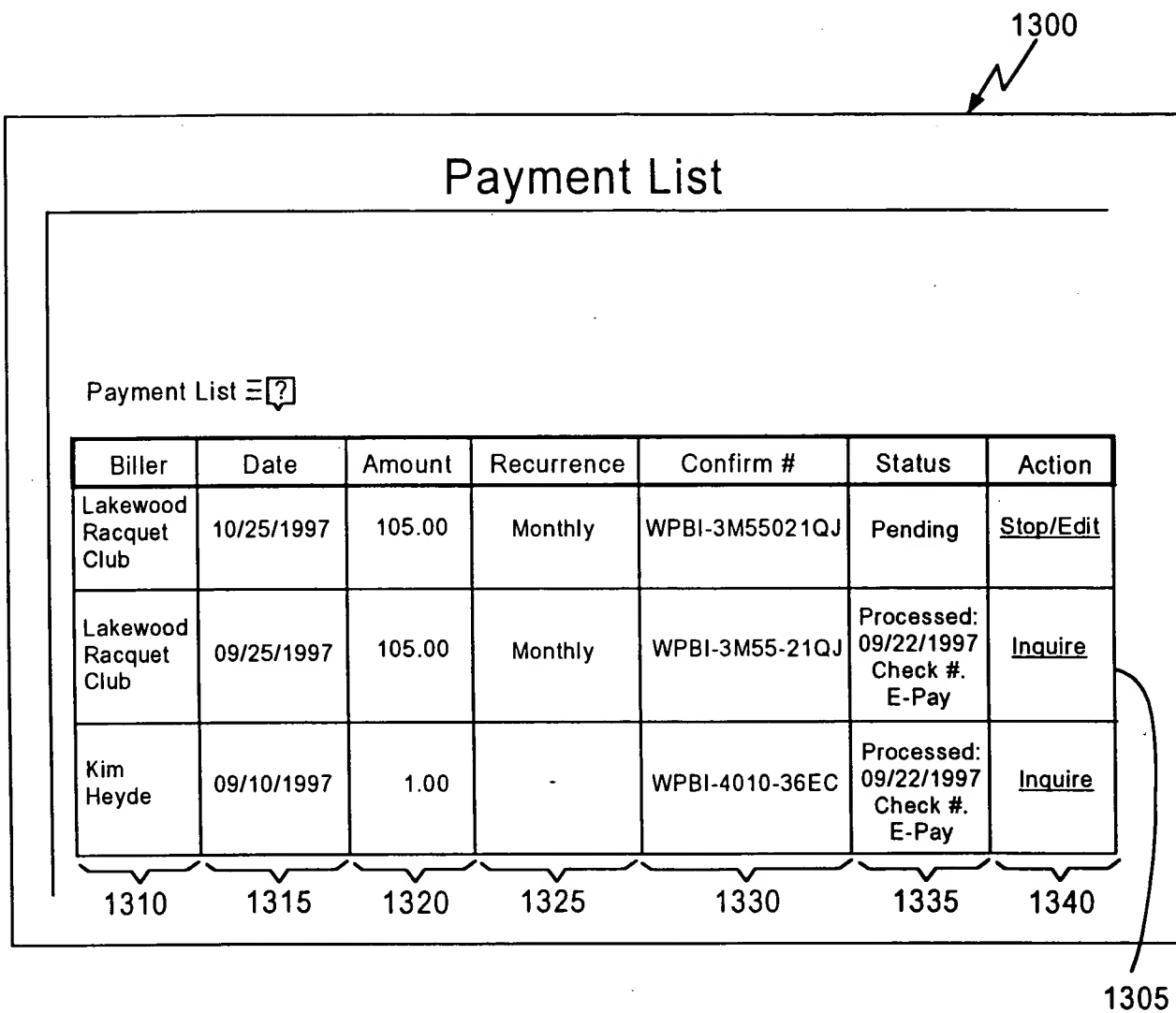


FIG. 13

1400

1405

FIG. 14

